



Welcome to Kentucky Health Benefit Exchange fact sheet

Kentuckians may apply and enroll for health coverage through HealthCare.gov. This coverage is through the Federal Marketplace and is the only way to get tax credits to lower your cost of insurance.

Qualified Health Plan

If you are eligible for a Qualified Health Plan, you will apply online at healthcare.gov or by calling the Federal Health Insurance Marketplace, 24 hours a day, 7 days a week at 800-318-2596.

HealthCare.gov offers an annual Open Enrollment Period. This is the only time you can enroll in a qualified health plan through the health insurance marketplace unless you have a qualifying event like giving birth, or losing other health coverage.

Medicaid and KCHIP

If you or a family member is qualified for Medicaid or KCHIP, you may use Kentucky's Self Service Portal, benefind.ky.gov or call 855-459-6328. You can apply for Medicaid or KCHIP anytime.

Get Coverage You Need

Most health plans must cover a set of preventive services like shots and screening tests — **at no cost to you.**

All plans offered in the Marketplace cover the same set of essential health benefits. These include doctor visits, trips to the hospital and emergency room, medicine and care for pregnant women and children.

Saving Money on Insurance Costs

When you apply for coverage, you will find out if you can get help with costs. Tax credits and cost reductions help lower your monthly payment and the amount you would pay for doctor visits, medicine and other out of pocket expenses.

The tax credit is called an Advance Premium Tax Credit or APTC.

Cost reductions are called Cost Sharing Reduction or CSR.



If you are eligible for Medicaid, you will have no cost. Federal law requires most people over 18 years old to have health insurance or pay a penalty.

Help is Free

Insurance Agents and Application Assistors near you can help over the phone or in person. Kentucky Health Benefit Exchange Customer Service and your local DCBS office can also assist you in filling out an application and enrolling in Medicaid or KCHIP.

You can find help online at benefind.ky.gov, HealthCare.gov or by calling **1-855-459-6328**
TTY: 1-855-326-4654.